

## *Benefits Bulletin*

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To: All USGS Employees

From: Cathleen M. Smith  
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Subject: Federal Benefits Open Season: November 10 – December 8, 2014

This year's Federal Benefits Open Season will run from Monday, November 10 through Monday, December 8, 2014. Go to [www.opm.gov/opensession](http://www.opm.gov/opensession), as well as to the websites linked below, for comprehensive Open Season information. During Open Season, eligible employees may enroll, make changes, and/or cancel coverage for the following:

**Federal Employees Health Benefits (FEHB)**  
**Federal Employees Dental & Vision Insurance Program (FEDVIP)**  
**Federal Flexible Spending Account Program (FSAFEDS)**

Open Season is the time of year to ensure that you have the right health, dental, and/or vision insurance coverage for you and your family. It is also the time to consider the money you can save on your out-of-pocket medical and dependent care expenses. During this once-a-year opportunity, making an informed decision is important. The following resources provide guidance as to what coverage and premiums best suit your needs for the upcoming year:

- Open Season website at [www.opm.gov/opensession](http://www.opm.gov/opensession) has premiums and plan brochures
- The [Guide to Federal Benefits Brochure](#)
- Review the plans that are [dropping out or changing service areas](#)
- [What to do](#) When Your Health Plan is Terminating Coverage in Your Area or Leaving FEHB
- [Open Season Checklist](#) steps walks you through the process
- [Plan comparison tool](#) helps you search FEHB plans by zip code, plan name or code
- [PlanSmartChoice decision site](#) will be available on November 10<sup>th</sup>
- [Open Season Fast Facts](#) contains fact sheets for each benefit
- [Helpful Resources for Open Season](#) contains direct links to Open Season information
- [What to Consider](#) During the Federal Benefits Open Season
- [Informative videos](#) on benefits will be available November 13, 2014

**Federal Employees Health Benefits (FEHB)**

The FEHB Program is group health insurance that covers eligible employees, retirees, and their dependents. It offers a wide choice of health plans and options of coverage to help you meet your health care needs. You can choose from several [plan types](#): fee-for-service plans, health maintenance organizations, consumer-driven health plans and high deductible health plans. There are no pre-existing condition limitations or waiting periods. All eligible employees who are not currently enrolled may enroll during this Open Season period (including [temporary employees](#) who have been employed continuously for one year). There is a new opportunity for many full-time temporary employees to elect FEHB with the government portion paid in the very near future. Specific details will be coming as soon as it is available.

If you are currently enrolled, you may change from one plan or option to another, from self-only to self and family, change [Premium Conversion](#) participation or make a combination of these changes. Be sure to review [significant plan changes](#) to find out if your plan is dropping out or changing servicing areas next year. You may be required to change your FEHB enrollment to continue coverage into 2015.

*No action is required* if you do not wish to make any changes to your current enrollment; however, **be sure to become familiar with your plan's premiums, coverage, and provider directory to ensure that you are satisfied with any changes effective in 2015.** You may [go online](#) to review brochures or you may request a hard copy brochure by contacting your health plan directly.

### **How to enroll, cancel or make changes**

The effective date for **FEHB** Open Season changes is **January 11\*, 2015**. Use Employee Express online at [www.employeeexpress.gov](http://www.employeeexpress.gov) from November 10 through December 8, 2014. This includes FEHB plan enrollment, change or cancellation, and FEHB Premium Conversion coverage change. Contact the Employee Express helpdesk for assistance with access at 1-800-827-6254 (TTY 1-888-880-0412).

Exception: If you will be retiring between November 10 through January 10, 2015, and you are making an Open Season FEHB change, do not make your election using Employee Express. Instead, submit an [SF 2809, Health Benefits Election form](#) with your retirement application. Your change will be processed by OPM after your retirement since you will be retired on the date the new coverage will be effective. Consult with your [Benefits Specialist](#) for assistance.

\*If you need to have your coverage effective January 1, 2015 to coincide with another change you are making with your family, then a change may be made as a qualifying life event. You will need to complete the [Health Benefits Election Form](#) and email to [sbello@usgs.gov](mailto:sbello@usgs.gov).

### **Federal Employees Dental and Vision Program (FEDVIP)**

The Federal Employees Dental and Vision Insurance Program (FEDVIP) provides comprehensive dental and vision insurance with competitive premiums and no pre-existing condition limitations. FEDVIP is a separate program from FEHB and provides **supplemental** dental & vision coverage in addition to any coverage you may receive under your FEHB plan. Most FEHB plans do not offer much in the way of coverage, so you may want to consider this supplemental option.

The FEDVIP offers [dental](#) and [vision](#) preferred provider organization plans from which to choose, including regional, national, and international coverage. For program information, go online to [www.BENEFEDS.com](http://www.BENEFEDS.com).

FEDVIP enrollments *automatically continue* from year to year, even into retirement. If you are happy with your current coverage and do not wish to make any changes, no action is required.

If you are going to cancel your Dental &/or Vision coverage, you must do it during Open Season. Other opportunities to change are under [extremely limited circumstances](#). No longer being able to afford premiums or because you retire or change your mind are *not* qualifying life events that allow you to make a change outside of Open Season.

### **How to enroll, cancel or make changes**

The effective date for FEDVIP Open Season changes is January 1, 2015. From November 10 through December 8, 2014, employees who wish to enroll, change, or cancel their enrollment in a FEDVIP plan

must do so by visiting the website at [www.BENEFEDS.com](http://www.BENEFEDS.com) or by calling 1-877-888-3337 (TTY 1-877-889-5680) Monday through Friday, 9am to 7pm Eastern Time.

### **Flexible Spending Accounts (FSAFEDS)**

This is a very valuable benefit allowing you to save tax dollars on expenses you already pay – check out the savings in the [FSA Brochure](#)! Use the tax savings [calculator](#) to see how much you can save per year by using an FSA account.

If you are currently enrolled and want to participate for 2015, you must reenroll. Coverage does not automatically continue for FSA accounts.

The FSAFEDS program is available to employees who are *eligible* for FEHB (this includes temporary employees who have already worked one continuous year). FSAFEDS allows you to set aside up to \$2,500 in pre-tax dollars to reimburse you for eligible [health care expenses](#). A [dependent care account](#) is also available. The [FSAFEDS Eligibility Jukebox](#) lists of expenses eligible for reimbursement.

### **Significant Change to the FSA Program for 2015**

- The health care and limited expense flexible spending accounts (FSAs) will **no longer have a grace period**; instead, qualifying participants will be able to carry over up to \$500 of unused funds to the next plan year. Dependent care FSAs will still have a grace period and will not have carryover in the next plan year.
- The minimum annual election for all three types of FSAs will be reduced from \$250 to \$100.
- Go [here](#) for additional information

### **How to enroll, cancel or make changes**

The effective date for FSA Open Season changes is January 1, 2015. From November 10 through December 8, 2014, employees who wish to enroll, change, or cancel their enrollment in the FSAFEDS program must do so by visiting the website at [www.FSAFEDS.com](http://www.FSAFEDS.com) or by speaking to an FSAFEDS Customer Service Representative at 1-877-372-3337 (TTY 1-800-952-0450), Monday through Friday, 9am to 9pm Eastern Time.

### **Federal Employees Group Life insurance (FEGLI) & Federal Long Term Care Insurance Program (FLTCIP)**

The FEGLI program does not participate with the annual open season. You can always [decrease your life insurance coverage](#). You may increase coverage due to qualifying life events or by having a medical exam. Contact your [Benefits Specialist](#) if you have any questions.

The Federal Long Term Care Insurance Program accepts long form underwriting applications throughout the year. Go to the FLTCIP for [website](#) for additional information

### **Additional Resources**

The [Pay and Benefits website](#) is a resource on your benefits. This link is on the internet so you may share with your family or view from home: <http://www.usgs.gov/humancapital/pb/paybenefitslinks.html>.